



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar  
Assignee: InsWeb Corporation  
Title: System And Method For Flexible Insurance Rating Calculation  
Serial No.: 09/521,005 Filing Date: March 7, 2000  
Examiner: Carolyn M. Bleck Group Art Unit: 3626  
Docket No.: INS0006US

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Austin, Texas  
July 27, 2006

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the non-final Office action dated January 27, 2006, having a shortened statutory period set to expire April 27, 2006. Filed herewith is a Petition for Extension of Time requesting a three-month extension, thereby giving the undersigned a period until July 27, 2006, in which to respond. Further examination and consideration are requested.

No Amendments to the Specification are presented in this paper.

No Amendments to the Claims are presented in this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 2 of this paper.